

Information to identify the case:			
Debtor 1:	Ryann L Casatelli		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	22-18588-MBK		
	Social Security number or ITIN: xxx-xx-4958		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 10/28/22		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ryann L Casatelli	
2. All other names used in the last 8 years	aka Ryann Mattessich	
3. Address	336 17th Avenue Brick, NJ 08724	
4. Debtor's attorney Name and address	James J. Cerbone 2430 Highway 34, Building B Suite 22 Wall, NJ 08736	Contact phone (732) 681-6800 Email: cerbonelawfirm@aol.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 10/29/22

For more information, see page 2

Debtor **Ryann L Casatelli**

Case number **22-18588-MBK**

<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p>December 1, 2022 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	<p>Filing deadline: 1/30/23</p>
	<p>Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: http://www.njb.uscourts.gov under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Filing deadline: 1/6/23 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p>
<p>9. Filing of plan</p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	

In re:
Ryann L Casatelli
Debtor

Case No. 22-18588-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 31, 2022

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2022:

Recip ID	Recipient Name and Address
db	+ Ryann L Casatelli, 336 17th Avenue, Brick, NJ 08724-1662
519748840	++ ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230, WEST LONG BRANCH NJ 07764-1306 address filed with court:, Allied Digestive Health, 60 Highway 36, Suite B, West Long Branch, NJ 07764-1463
519748858	+ Credit First Bank, PO Box 81315, Cleveland, OH 44181-0315
519748859	+ Crown Asset Management, Attn: D& A Services, 1400 E Touhy Avenue Suite G @, Des Plaines, IL 60018-3305
519748877	Ocean Endosurgery, 129 Route 37 West, Toms River, NJ 08755-6435
519748885	+ Premier Healthcare Associate, Attn: Quality Asset Recovery, PO Box 239, Gibbsboro, NJ 08026-0239
519748886	+ Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
519748891	Summit Medical Group, Attn: 8549X, PO Box 14000, Belfast, ME 04915-4033
519748901	+ University Hospital, Attn: Certified, PO Box 1750, Whitehouse Station, NJ 08889-1750

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cerbonelawfirm@aol.com	Oct 31 2022 20:43:00	James J. Cerbone, 2430 Highway 34, Building B, Suite 22, Wall, NJ 08736
tr	Email/Text: bnc@russotrustee.com	Oct 31 2022 20:44:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 31 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 31 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519748841	Email/PDF: bncnotices@becket-lee.com	Oct 31 2022 20:56:04	American Express, PO Box 1270, Newark, NJ 07101-1270
519748843	EDI: BANKAMER.COM	Nov 01 2022 00:33:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
519748845	+ EDI: TSYS2	Nov 01 2022 00:38:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519748847	Email/Text: cms-bk@cms-collect.com	Oct 31 2022 20:44:00	Capital Management Services, 698 1/2 Ogden Street, Buffalo, NY 14206-2317
519748848	+ EDI: CAPITALONE.COM	Nov 01 2022 00:38:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
519748849	EDI: CAPITALONE.COM	Nov 01 2022 00:38:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
519748850	+ Email/Text: bankruptcy@certifiedcollection.com	Oct 31 2022 20:44:00	Certified Credit & Collection Bureau, PO Box 1750, Whitehouse Station, NJ 08889-1750
519748851	+ EDI: CITICORP.COM	Nov 01 2022 00:38:00	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

District/off: 0312-3

User: admin

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519748853	EDI: WFNNB.COM	Nov 01 2022 00:38:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
519748860	Email/Text: bknotices@fbcs-inc.com	Oct 31 2022 20:43:00	FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040
519748861	Email/Text: Bankruptcy@FMAAlliance.com	Oct 31 2022 20:43:00	FMA Alliance LTD, PO Box 2409, Houston, TX 77252
519748862	Email/Text: bankruptcy@frost-arnett.com	Oct 31 2022 20:43:00	Frost-Arnett, PO box 198988, Nashville, TN 37219
519748863	+ EDI: CITICORP.COM	Nov 01 2022 00:38:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
519748864	EDI: JEFFERSONCAP.COM	Nov 01 2022 00:38:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
519748866	EDI: JPMORGANCHASE	Nov 01 2022 00:38:00	JPMCB Card, PO Box 15298, Wilmington, DE 19850
519748865	+ EDI: JEFFERSONCAP.COM	Nov 01 2022 00:38:00	Jefferson Capital Systems, Attn: Louis A Greenfield, PO Box 17210, Golden, CO 80402-6020
519748869	+ Email/Text: PBNCNotifications@peritusservices.com	Oct 31 2022 20:43:00	Kohls, PO Box3043, Milwaukee, WI 53201-3043
519748870	+ EDI: LENDNGCLUB	Nov 01 2022 00:38:00	Lendclub Bank, Attn: Bankruptcy, 595 Market Street Suite 200, San Francisco, CA 94105-2802
519748871	+ Email/Text: BKNotice@ldvlaw.com	Oct 31 2022 20:43:00	Lyons Doughty & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269
519748875	Email/Text: Bankruptcy@mjrf.com	Oct 31 2022 20:43:00	Mullooly Jeffrey Rooney & Flynn, 6851 Jericho Tpke Suite 220, PO Box 9036, Syosset, NY 11791-9036
519748876	Email/Text: Bankruptcy@mjrf.com	Oct 31 2022 20:43:00	Mullooly Jeffrey rooney & Flynn, 6851 Jericho TPKE-Suite 220, PO box 9036, Syosset, NY 11791-9036
519748873	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 31 2022 20:44:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519748874	+ Email/Text: Bankruptcy@mjrf.com	Oct 31 2022 20:43:00	Mullolly Jeffrey Rooney & Flynn, 6851 Jericho Tpke Suite 220, Syosset, NY 11791-4449
519748878	Email/Text: OMCbankruptcy@hackensackmeridian.org	Oct 31 2022 20:44:00	Ocean Medical Center, PO Box 417140, Boston, MA 02241-7140
519748881	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519748879	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, Attn: Bankruptcy Dept, 120 Corporate Blvd, Norfolk, VA 23502
519748880	EDI: PRA.COM	Nov 01 2022 00:38:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-1223
519748872	Email/Text: signed.order@pfwattorneys.com	Oct 31 2022 20:43:00	Midland Credit Management, Pressler Felt Warshaw, 7 Entin Road, Parsippany, NJ 07054
519748887	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 31 2022 20:44:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
519748888	+ Email/Text: bankruptcy@rubinrothman.com	Oct 31 2022 20:43:00	Rubin & Rothman, 1787 Veterans Highway Suite 32, PO box 9003, Islandia, NY 11749-9003
519748894	EDI: RMSC.COM	Nov 01 2022 00:33:00	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519748893	EDI: RMSC.COM	Nov 01 2022 00:33:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
519748890	Email/Text: clientservices@simonsagency.com		

District/off: 0312-3

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Oct 31 2022 20:44:00

Simons Agency, PO Box 5026, Syracuse, NY
13220-5026

519748900 + Email/Text: mpieslak@waterfallrevenuegroup.com

Oct 31 2022 20:43:00

Traf Group Inc/A-1 Collections, Attn: Bankruptcy,
2297 St Hwy 33 Ste 906, Trenton, NJ 08690-1717

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519748842	*	American Express, PO Box 1270, Newark, NJ 07101-1270
519748844	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
519748846	*+	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
519748852	*+	Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
519748854	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
519748855	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
519748856	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
519748857	*	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
519748867	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850
519748868	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMCB Card, PO Box 15298, Wilmington, DE 19850
519748882	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519748883	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519748884	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
519748889	*+	Rubin & Rothman, 1787 Veterans Highway Suite 32, PO Box 9003, Islandia, NY 11749-9003
519748895	*	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519748896	*	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519748897	*	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519748898	*	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519748899	*	SYNCB, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519748892	*	Summit Medical Group, Attn: 8549X, PO Box 14000, Belfast, ME 04915-4033

TOTAL: 0 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2022

Signature: /s/Gustava Winters